## Senate Amendment 3276

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Amend House File 667, as amended, passed, and
    2 reprinted by the House, as follows:
            #1. Page 9, by inserting after line 15 the
    4 following:
    5 ____. Section 509.3, subsections 5, 6, and 7, 6 Code 2003, are amended to read as follows:
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            5. A provision shall be made available to
1 8 policyholders, under group policies covering vision
1 9 care services or procedures, for payment of necessary
1 10 medical or surgical care and treatment provided by an
1 11 optometrist licensed under chapter 154 if the care and
1 12 treatment are provided within the scope of the 1 13 optometrist's license and if the policy would pay for 1 14 the care and treatment if the care and treatment were
1 15 provided by a person engaged in the practice of
1 16 medicine or surgery as licensed under chapter 148 or 1 17 150A. The provision shall also guarantee that any
   18 care or treatment provided by an optometrist shall be
   19 compensated at the same level as equivalent services
   20 provided by a person licensed in the practice of
   21 medicine and surgery under chapter 148 or 150A. The
1 22 policy shall provide that the policyholder may reject
   23 the coverage or provision if the coverage or provision
1 24 for services which may be provided by an optometrist
1 25 is rejected for all providers of similar vision care
   26 services as licensed under chapter 148, 150A, or 154.
27 This subsection applies to group policies delivered or
1 28 issued for delivery after July 1, 1983, and to 1 29 existing group policies on their next anniversary or
   30 renewal date, or upon expiration of the applicable
1 31 collective bargaining contract, if any, whichever is
1 32 later. This subsection does not apply to blanket,
   33 short=term travel, accident only, limited or specified 34 disease, or individual or group conversion policies,
1 35 or policies designed only for issuance to persons for
   36 coverage under Title XVIII of the Social Security Act, 37 or any other similar coverage under a state or federal
1 38 government plan.
            6. A provision shall be made available to
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1 40 policyholders under group policies covering diagnosis
1 41 and treatment of human ailments for payment or
1 42 reimbursement for necessary diagnosis or treatment 1 43 provided by a chiropractor licensed under chapter 151,
1 44 if the diagnosis or treatment is provided within the
1 45 scope of the chiropractor's license and if the policy
1 46 would pay or reimburse for the diagnosis or treatment 1 47 by a person licensed under chapter 148, 150, or 150A 1 48 of the human ailment, irrespective of and disregarding
1 49 variances in terminology employed by the various
1 50 licensed professions in describing the human ailment 2 1 or its diagnosis or its treatment. The provision
    2 shall also guarantee that any care or treatment
     3 provided by a chiropractor shall be compensated at the
    <u>4 same level as equivalent services provided by a person</u>
    5 licensed in the practice of medicine and surgery under
   6 chapter 148 or 150A. The policy shall provide that 7 the policyholder may reject the coverage or provision
2 8 if the coverage or provision for diagnosis or
    9 treatment of a human ailment by a chiropractor is
2 10 rejected for all providers of diagnosis or treatment 2 11 for similar human ailments licensed under chapter 148,
2 12 150, 150A, or 151. A policy of group health insurance 2 13 may limit or make optional the payment or 2 14 reimbursement for lawful diagnostic or treatment
2 15 service by all licensees under chapters 148, 150,
2 16 150A, and 151 on any rational basis which is not
2 17 solely related to the license under or the practices 2 18 authorized by chapter 151 or is not dependent upon a
2 19 method of classification, categorization, or
2 20 description based directly or indirectly upon
2 21 differences in terminology used by different licensees
2 22 in describing human ailments or their diagnosis or
2 23 treatment. This subsection applies to group policies
2 24 delivered or issued for delivery after July 1, 1986,
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2 25 and to existing group policies on their next 2 26 anniversary or renewal date, or upon expiration of the 2 27 applicable collective bargaining contract, if any, 28 whichever is later. This subsection does not apply to 2 29 blanket, short=term travel, accident=only, limited or 2 30 specified disease, or individual or group conversion 31 policies, or policies under Title XVIII of the Social 32 Security Act, or any other similar coverage under a 2 33 state or federal government plan. 2 34 7. A provision shall be made available to 2 35 policyholders, under group policies covering hospital, 2 36 medical, or surgical expenses, for payment of covered 37 services determined to be medically necessary provided 38 by registered nurses certified by a national 39 certifying organization, which organization shall be 2 40 identified by the Iowa board of nursing pursuant to 2 41 rules adopted by the board, if the services are within 42 the practice of the profession of a registered nurse 2 43 as that practice is defined in section 152.1, under 44 terms and conditions agreed upon between the insurer 45 and the policyholder, subject to utilization controls. 2 46 The provision shall also guarantee that any care or treatment provided by registered nurses shall be 48 compensated at the same level as equivalent services 49 provided by a person licensed in the practice of 50 medicine and surgery under chapter 148 or 150A. 1 subsection shall not require payment for nursing services provided by a certified nurse practicing in a 3 hospital, nursing facility, health care institution, 4 physician's office, or other noninstitutional setting 5 if the certified nurse is an employee of the hospital, 6 nursing facility, health care institution, physician, or other health care facility or health care provider. 8 This subsection applies to group policies delivered or issued for delivery in this state on or after July 1, 3 10 1989, and to existing group policies on their next 11 anniversary or renewal dates, or upon expiration of 3 12 the applicable collective bargaining contract, if any, 3 13 whichever is later. This subsection does not apply to 3 14 blanket, short=term travel, accident only, limited or 15 specified disease, or individual or group conversion 3 16 policies, policies rated on a community basis, or 3 17 policies designed only for issuance to persons for 3 18 eligible coverage under Title XVIII of the federal 3 19 Social Security Act, or any other similar coverage 3 20 under a state or federal government plan. 3 21 Sec. Section 509.3, Code 2003, is amended by 22 adding the following new subsection: NEW SUBSECTION. 8. A provision shall be made 24 available to policyholders, under group policies 25 covering hospital, medical, or surgical expenses for 26 payment of necessary medical or surgical care and 27 treatment, as well as drug prescriptions, provided by 28 a person licensed to practice podiatry under chapter 3 29 149, if the care and treatment are provided within the 3 30 scope of the person's license and if the policy would 3 31 pay for the care and treatment if the care and 32 treatment were provided by a person engaged in the 33 practice of medicine and surgery as licensed under 3 34 chapter 148 or 150A. The provision shall also 35 guarantee that any medical or surgical services 36 provided by a podiatrist shall be compensated at the 3 37 same level as equivalent services provided by a person 38 licensed in the practice of medicine or surgery under 39 chapter 148 or 150A. The policy shall provide that 3 40 the policyholder may reject the coverage or provision 41 if the coverage or provision for similar services 42 which may be provided by a podiatric physician is 43 rejected for all providers of services as licensed 44 under chapter 148, 149, or 150A. This subsection 45 applies to group policies delivered or issued for 46 delivery on or after July 1, 2003, and to existing 47 group policies on their next anniversary or renewal 48 date, or upon expiration of the applicable collective 49 bargaining contract, if any, whichever is later. 50 subsection does not apply to blanket, short=term 1 travel, accident only, limited or specified disease, 2 or individual or group conversion policies, or 3 policies designed only for issuance to persons for 4 coverage under Title XVIII of the federal Social 5 Security Act, or any other similar coverage under a

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6 state or federal government plan.
  7 Sec. ____. Section 509.3, unnumbered p
8 Code 2003, is amended to read as follows:
         Sec.
                     Section 509.3, unnumbered paragraph 2,
4 9 In addition to the provisions required in 4 10 subsections 1 through 7 \ 8, the commissioner shall
4 11 require provisions through the adoption of rules
4 12 implementing the federal Health Insurance Portability
4 13 and Accountability Act, Pub. L. No. 104=191.
4 14 Sec. ____. Section 514B.1, subsection 5, paragraphs
4\ 15\ b,\ c,\ an\overline{d\ d},\ Code\ 2003,\ are\ amended\ to\ read\ as
4 16 follows:
4 17
         b. The health care services available to enrollees
4 18 under prepaid group plans covering vision care
  19 services or procedures, shall include a provision for 20 payment of necessary medical or surgical care and
4 21 treatment provided by an optometrist licensed under
  22 chapter 154, if performed within the scope of the
  23 optometrist's license, and the plan would pay for the
4 24 care and treatment when the care and treatment were
  25 provided by a person engaged in the practice of
  26 medicine or surgery as licensed under chapter 148 or
4 27 150A. Additionally, any optometric medical
  28 surgical care and treatment provided shall be
  29 compensated at the same level as equivalent services 30 provided by a person licensed in the practice of
  31 medicine or surgery under chapter 148 or 150A.
4 32 plan shall provide that the plan enrollees may reject
4 33 the coverage for services which may be provided by an
4 34 optometrist if the coverage is rejected for all
4 35 providers of similar vision care services as licensed
4 36 under chapter 148, 150A, or 154. This paragraph 4 37 applies to services provided under plans made after
4 38 July 1, 1983, and to existing group plans on their
4 39 next anniversary or renewal date, or upon the
4 40 expiration of the applicable collective bargaining
4 41 contract, if any, whichever is the later.
4 42 paragraph does not apply to enrollees eligible for 4 43 coverage under Title XVIII of the Social Security Act
4 44 or any other similar coverage under a state or federal
4 45 government plan.
  46
         c. The health care services available to enrollees
  47 under prepaid group plans covering diagnosis and
4 48 treatment of human ailments, shall include a provision
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  49 for payment of necessary diagnosis or treatment
  50 provided by a chiropractor licensed under chapter 151
     if the diagnosis or treatment is provided within the
   2 scope of the chiropractor's license and if the plan
     would pay or reimburse for the diagnosis or treatment
   4 of human ailment, irrespective of and disregarding
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   5 variances in terminology employed by the various
   6 licensed professions in describing the human ailment 7 or its diagnosis or its treatment, if it were provided 8 by a person licensed under chapter 148, 150, or 150A.
   9 Additionally, any diagnosis and treatment provided by
  10 a chiropractor shall be compensated at the same level
     as equivalent services provided by a person licensed
  12 in the practice of medicine or surgery under chapter 13 148 or 150A. The plan shall also provide that the
5 14 plan enrollees may reject the coverage for diagnosis
5 15 or treatment of a human ailment by a chiropractor if
5 16 the coverage is rejected for all providers of
5 17 diagnosis or treatment for similar human ailments
5 18 licensed under chapter 148, 150, 150A, or 151. A
5 19 prepaid group plan of health care services may limit
5 20 or make optional the payment or reimbursement for 5 21 lawful diagnostic or treatment service by all
  22 licensees under chapters 148, 150, 150A, and 151 on
  23 any rational basis which is not solely related to the
  24 license under or the practices authorized by chapter
  25 151 or is not dependent upon a method of
  26 classification, categorization, or description based
  27 upon differences in terminology used by different
5 28 licensees in describing human ailments or their
  29 diagnosis or treatment. This paragraph applies to
  30 services provided under plans made after July 1, 1986,
  31 and to existing group plans on their next anniversary
5 32 or renewal date, or upon the expiration of the
  33 applicable collective bargaining contract, if any, 34 whichever is the later. This paragraph does not apply
  35 to enrollees eligible for coverage under Title XVIII
 36 of the Social Security Act, or any other similar
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5 37 coverage under a state or federal government plan. d. The health care services available to enrollees 5 39 under prepaid group plans covering hospital, medical, 40 or surgical expenses, may include, at the option of 5 41 the employer purchaser, a provision for payment of 42 covered services determined to be medically necessary 43 provided by a certified registered nurse certified by 44 a national certifying organization, which organization 45 shall be identified by the Iowa board of nursing 46 pursuant to rules adopted by the board, if the 47 services are within the practice of the profession of 48 a registered nurse as that practice is defined in 49 section 152.1, under terms and conditions agreed upon 50 between the employer purchaser and the health 1 maintenance organization, subject to utilization 2 controls. Additionally, any covered services provided by a registered nurse shall be compensated at the same 6 6 4 level as equivalent services provided by a person 5 licensed in the practice of medicine or surgery under 6 chapter 148 or 150A. This paragraph shall not require 7 payment for nursing services provided by a certified 8 registered nurse practicing in a hospital, nursing 9 facility, health care institution, a physician's 6 10 office, or other noninstitutional setting if the 6 11 certified registered nurse is an employee of the 6 12 hospital, nursing facility, health care institution, 6 13 physician, or other health care facility or health 6 14 care provider. This paragraph applies to services 6 15 provided under plans within this state made on or 6 16 after July 1, 1989, and to existing group plans on 6 17 their next anniversary or renewal date, or upon the 6 18 expiration of the applicable collective bargaining 6 19 contract, if any, whichever is later. This paragraph 20 does not apply to enrollees eligible for coverage 6 21 under an individual contract or coverage designed only 6 6 22 for issuance to enrollees eligible for coverage under 6 23 Title XVIII of the federal Social Security Act, or 24 under coverage which is rated on a community basis, or 6 25 any other similar coverage under a state or federal 6 26 government plan. Section 514B.1, subsection 5, Code 2003, 6 27 Sec. 28 is amended by adding the following new paragraph: 6 NEW PARAGRAPH. e. The health care services 30 available to enrollees under prepaid group plans 6 6 31 covering hospital, medical, or surgical expenses shall 6 32 include a provision for payment of necessary medical 6 33 or surgical care and treatment as well as drug 34 prescriptions provided by a podiatric physician 35 licensed under chapter 149, if performed within the 6 36 scope of the podiatrist's license and the plan would 6 37 pay for the care and treatment when the care and 6 38 treatment were provided by a person engaged in the 6 39 practice of medicine or surgery as licensed under 6 40 chapter 148 or 150A. Additionally, any medical or 6 41 surgical service provided by a podiatrist shall be 6 42 compensated at the same level as equivalent services 6 43 provided by a person licensed in the practice of 44 medicine or surgery under chapter 148, 149, or 150A. 45 The plan shall provide that the plan enrollees may 6 6 46 reject the coverage for services which may be provided 47 by a podiatric physician if the coverage is rejected 6 6 48 for all providers of similar services as licensed 49 under chapter 148, 149, or 150A. This paragraph 6 6 7 50 applies to services provided under plans made on or 1 after July 1, 2003, and to existing group plans on 2 their next anniversary or renewal date, or upon the 7 3 expiration of the applicable collective bargaining 4 contract, if any, whichever is the later. This 5 paragraph does not apply to enrollees eligible for coverage under Title XVIII of the federal Social Security Act or any other similar coverage under a 8 state or federal government plan.> #2. By renumbering as necessary. 7 10

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